

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gary W. Clark
 Catherine M. Clark
 Debtors

Case No. 18-13093-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 26

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db/jdb	+Gary W. Clark, Catherine M. Clark, 534 Jacksonville Road, Ivyland, PA 18974-1507
14103897	+AmerAssist/AR Solutions, 455 Hutchinson Ave S, Suite 5, Columbus, OH 43235-5656
14103898	+Ar Resources Inc, Pob 1056, Blue Bell, PA 19422-0287
14103901	+Centurion Iv Llc, 1332 Street Rd, Bensalem, PA 19020-4259
14103902	+Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
14103905	+Kenderdine's Heating Oil and HVAC, 500 South State Street, Newtown, PA 18940-1934
14103907	+Medical Diagnostic Laboratories, 2439 Kuser Road, Hamilton, NJ 08690-3303
14103909	+Oral and Maxillofacial Surgical Assoc, 2100 N. Broad Street, Suite 106, Lansdale, PA 19446-1052
14103910	+PECO Bankruptcy Group, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14103912	+Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300, Highlands Ranch, CO 80129-2386
14103913	+Trojan Professional Se, Po Box 1270, Los Alamitos, CA 90720-1270

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: msbankruptcy@verizon.net May 17 2018 02:21:17	MICHAEL SETH SCHWARTZ,
	Law Office of Michael Schwartz, 707 Lakeside Office Park, Southampton, PA 18966	
tr	+E-mail/Text: bncnotice@phl3trustee.com May 17 2018 02:23:49	WILLIAM C. MILLER, Esq.,
	Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229	
smg	E-mail/Text: bankruptcy@phila.gov May 17 2018 02:23:15	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,	
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 02:22:10	
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,	
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 17 2018 02:22:55	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404	
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 17 2018 02:22:29	United States Trustee,
	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405	
14103899	+EDI: TSYS2.COM May 17 2018 05:58:00	Barclays Bank Delaware, Attn: Bankruptcy,
	P.O. Box 8801, Wilmington, DE 19899-8801	
14103900	+E-mail/Text: bankruptcy@cavps.com May 17 2018 02:22:49	Calvary Portfolio Services,
	Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340	
14104853	+E-mail/Text: bankruptcy@cavps.com May 17 2018 02:22:49	Cavalry SPV I, LLC,
	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340	
14103903	+E-mail/Text: bankruptcy.bnc@ditech.com May 17 2018 02:21:46	Ditech/Greentree Servicing,
	Po Box 6172, Rapid City, SD 57709-6172	
14103904	+EDI: RMSC.COM May 17 2018 05:58:00	GECRB/Lowes, Attention: Bankruptcy Department,
	Po Box 103104, Roswell, GA 30076-9104	
14103908	+EDI: MID8.COM May 17 2018 05:58:00	Midland Funding, 8875 Aero Dr Ste 200,
	San Diego, CA 92123-2255	
14103911	EDI: PRA.COM May 17 2018 05:58:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
	Norfolk, VA 23541	
14104347	+EDI: PRA.COM May 17 2018 05:58:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	
14103914	+EDI: VERIZONCOMB.COM May 17 2018 05:58:00	Verizon, 500 Technology Dr Ste 30,
	Weldon Spring, MO 63304-2225	

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14103906 ##+Lazarus Financial Grou, 2301 N Central Expy Ste, Plano, TX 75075-2586

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv
Form ID: 309I

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Total Noticed: 26

Date Rcvd: May 16, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

MICHAEL SETH SCHWARTZ on behalf of Joint Debtor Catherine M. Clark msbankruptcy@verizon.net
MICHAEL SETH SCHWARTZ on behalf of Debtor Gary W. Clark msbankruptcy@verizon.net
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:		
Debtor 1	Gary W. Clark	Social Security number or ITIN xxx-xx-0901
	First Name Middle Name Last Name	EIN ---
Debtor 2	Catherine M. Clark	Social Security number or ITIN xxx-xx-2978
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 5/8/18
Case number: 18-13093-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gary W. Clark	Catherine M. Clark
2. All other names used in the last 8 years		
3. Address	534 Jacksonville Road Ivyland, PA 18974	534 Jacksonville Road Ivyland, PA 18974
4. Debtor's attorney Name and address	MICHAEL SETH SCHWARTZ Law Office of Michael Schwartz 707 Lakeside Office Park Southampton, PA 18966	Contact phone 215-396-7900 Email: msbankruptcy@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/16/18

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 8/24/18

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 7/17/18

Filing deadline: 11/4/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 1025.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
7/24/18 at 10:00 AM. Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.